

## Construction liability Insurance Limits



NOTE: The section below is not the complete insurance specification requirements for Caltrans contracts. This page is for reference only and identifies the liability insurance limits required according to construction contract value size. Please refer to the standard specifications, including special provisions, for a complete description of insurance requirements.

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### 7-1.12B (4) Liability Insurance

#### 7-1.12B (4) (a) General

- The Contractor shall carry General Liability and Umbrella or Excess Liability insurance covering all operations by or on behalf of the Contractor providing insurance for bodily injury liability and property damage liability for the following limits and including liability coverage for:

1. Premises, operations, and mobile equipment
2. Products and completed operations
3. Broad form property damage (including completed operations)
4. Explosion, collapse, and underground hazards
5. Personal injury
6. Contractual liability

#### 7-1.12B (4) (b) Liability Limits or Additional Insureds

- The limits of liability shall be at least the amounts shown in the following table:

Total Bid	Each Occurrence Total Limit <sup>1</sup>	Aggregate limit for Products/Completed Operations	General Aggregate Limit <sup>2</sup>	Umbrella or Excess Liability Total limits <sup>3</sup>
≤\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000	\$5,000,000
>\$1,000,000				
≤\$5,000,000	\$1,000,000	\$2,000,000	\$2,000,000	\$10,000,000
>\$5,000,000				
≤\$25,000,000	\$2,000,000	\$2,000,000	\$4,000,000	\$15,000,000
>\$25,000,000	\$2,000,000	\$2,000,000	\$4,000,000	\$25,000,000
<ol style="list-style-type: none"> <li>1. Combined single limit for bodily injury and property damage.</li> <li>2. This limit shall apply separately to the Contractor's work under this contract.</li> <li>3. The umbrella or excess policy shall contain a clause stating that it takes effect (drops down) in the event the primary limits are impaired or exhausted.</li> </ol>				